IN THE CLAIMS:

Please amend Claims 1 and 4, as follows.

1. (Currently Amended) In a computer system that provides user access to a database of items, and provides electronic shopping carts for allowing users to interactively select and hold transactions for the items from the database, a method for redeeming loyalty points, comprising:

providing an interface for identifying a transaction for an item, the interface including a calculator allowing the user to calculate loyalty points need for the transaction without placing the item in the user's electronic shopping cart;

collecting the transaction in the user's electronic shopping cart;

repeating the steps of identifying and collecting transactions until the user is ready to check out;

verifying an amount of loyalty points for the collected transactions; and proceeding to an electronic checkout to complete the collected transactions[[,]] wherein completing the collected transactions includes:

converting the amount of loyalty points for the transaction into a currency value:

contacting the provider of the item for the transaction; and providing the currency value to the provider of the item to complete the transaction.

2. (Original) The method of claim 1, wherein the collected transactions comprise independent and dependent transactions.

- 3. (Original) The method of claim 1, wherein the collected transactions comprise transactions for non-tangible items and transactions for tangible items.
- 4. (Currently Amended) In a computer system that provides user access to a database of items, a method for facilitating the redemption of loyalty points, comprising: providing an interface for accessing a specified item;

providing <u>a calculator on the interface allowing a user to calculate</u> an amount of loyalty points needed to complete a transaction for the specified item;

providing an electronic shopping cart for collecting one or more transactions for the specified items;

verifying an amount of loyalty points for the collected transactions; and processing each of the collected transactions[[,]]

wherein processing each of the collected transactions includes:

converting the amount of loyalty points for the transaction into a currency value;

contacting the provider of the item for the transaction; and providing the currency value to the provider of the item to complete the transaction.

- 5. (Cancelled)
- 6. (Original) The method of claim 4, further comprising providing an amount of loyalty points accumulated by the user.
- 7. (Original) The method of claim 4, wherein the collected transactions comprise independent and dependent transactions.

- 8. (Original) The method of claim 4, wherein the collected transactions comprise transactions for non-tangible items and transactions for tangible items.
- 9. (Previously Presented) The method of claim 1, wherein the collected transactions comprise a transaction for generating charitable donations to a particular charitable organization.
- 10. (Previously Presented) The method of claim 1, wherein the collected transactions comprise a transaction for making a contribution to an IRA account.
- 11. (Previously Presented) The method of claim 1, wherein the collected transactions comprise a transaction for gifting a product containing a currency credit to another individual.
- 12. (Previously Presented) The method of claim 1, wherein the collected transactions comprise a transaction for converting loyalty points into cash for paying bills.
- 13. (Previously Presented) The method of claim 4, wherein the collected transactions comprise a transaction for generating charitable donations to a particular charitable organization.
- 14. (Previously Presented) The method of claim 4, wherein the collected transactions comprise a transaction for making a contribution to an IRA account.

- 15. (Previously Presented) The method of claim 4, wherein the collected transactions comprise a transaction for gifting a product containing a currency credit to another individual.
- 16. (Previously Presented) The method of claim 4, wherein the collected transactions comprise a transaction for converting loyalty points into cash for paying bills.